



IAPD Report

KENNETH ALVIN O'NEIL

CRD# 4510809

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Please contact FINRA with any concerns.



IAPD Information About Representatives

IAPD offers information on all current-and many former representatives. Investors are strongly encouraged to use IAPD to check the background of representatives before deciding to conduct, or continue to conduct, business with them.

What is included in a IAPD report?

IAPD reports for individual representatives include information such as employment history, professional qualifications, disciplinary actions, criminal convictions, civil judgments and arbitration awards.

It is important to note that the information contained in an IAPD report may include pending actions or allegations that may be contested, unresolved or unproven. In the end, these actions or allegations may be resolved in favor of the representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

Where did this information come from?

The information contained in IAPD comes from the Investment Adviser Registration Depository (IARD) and FINRA's Central Registration Depository, or CRD, (see more on CRD below) and is a combination of:

- information the states require representatives and firms to submit as part of the registration and licensing process, and
- information that state regulators report regarding disciplinary actions or allegations against representatives.

How current is this information?

Generally, representatives are required to update their professional and disciplinary information in IARD within 30 days.

Need help interpreting this report?

For help understanding how to read this report, please consult NASAA's IAPD Tips page <http://www.nasaa.org/IAPD/IARReports.cfm>

What if I want to check the background of an Individual Broker or Brokerage Firm?

To check the background of an Individual Broker or Brokerage firm, you can search for the firm or individual in IAPD. If your search is successful, click on the link provided to view the available licensing and registration information in FINRA's BrokerCheck website.

Are there other resources I can use to check the background of investment professionals?

It is recommended that you learn as much as possible about an individual representative or Investment Adviser firm before deciding to work with them. Your state securities regulator can help you research individuals and certain firms doing business in your state. The contact information for state securities regulators can be found on the website of the North American Securities Administrators Association <http://www.nasaa.org>



Report Summary

KENNETH ALVIN O'NEIL (CRD# 4510809)

The report summary provides an overview of the representative's professional background and conduct. The information contained in this report has been provided by the representative, investment adviser and/or securities firms, and/or securities regulators as part of the states' investment adviser registration and licensing process. The information contained in this report was last updated by the representative, a previous employing firm, or a securities regulator on **10/11/2023**.

CURRENT EMPLOYERS

	Firm	CRD#	Registered Since
B	LPL FINANCIAL LLC	CRD# 6413	12/11/2006
IA	KPP ADVISORY SERVICES LLC	CRD# 289507	10/05/2017

QUALIFICATIONS

This representative is currently registered in **1** SRO(s) and **37** jurisdiction(s).

Is this representative currently Inactive or Suspended with any regulator? **No**

Note: Not all jurisdictions require IAR registration or may have an exemption from registration.

Additional information including this individual's qualification examinations and professional designations is available in the Detailed Report.

REGISTRATION HISTORY

This representative was previously registered with the following firm(s):

	FIRM	CRD#	LOCATION	REGISTRATION DATES
IA	LPL FINANCIAL LLC	6413	FORT LAUDERDALE, FL	12/13/2006 - 02/27/2018
B	NEW ENGLAND SECURITIES	615	LOUISVILLE, KY	07/05/2005 - 12/12/2006
B	AXA ADVISORS, LLC	6627	NEW YORK, NY	06/11/2002 - 07/06/2005

For additional registration and employment history details as reported by the individual, refer to the Registration and Employment History section of the Detailed Report.

DISCLOSURE INFORMATION

Disclosure events include certain criminal charges and convictions, formal investigations and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

Are there events disclosed about this representative? **Yes**

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	1



Qualifications

REGISTRATIONS

This section provides the SRO, states and U.S. territories in which the representative is currently registered and licensed, the category of each registration, and the date on which the registration becomes effective. This section also provides, for each firm with which the representative is currently employed, the address of each location where the representative works. This individual is currently registered with **37** jurisdiction(s) and 1 SRO(s) through his or her employer(s).

Employment 1 of 2

Firm Name: **LPL FINANCIAL LLC**
Main Address: 1055 LPL WAY
FORT MILL, SC 29715
Firm ID#: 6413

	Regulator	Registration	Status	Date
B	FINRA	General Securities Principal	Approved	12/11/2006
B	FINRA	General Securities Representative	Approved	12/11/2006
B	Alabama	Agent	Approved	08/26/2015
B	Alaska	Agent	Approved	08/24/2015
B	Arizona	Agent	Approved	01/26/2023
B	California	Agent	Approved	06/05/2014
B	Colorado	Agent	Approved	12/11/2006
B	Delaware	Agent	Approved	06/06/2014
B	District of Columbia	Agent	Approved	06/05/2014
B	Florida	Agent	Approved	04/28/2010
B	Georgia	Agent	Approved	02/16/2012
B	Illinois	Agent	Approved	06/19/2013
B	Indiana	Agent	Approved	12/11/2006



Qualifications

Regulator	Registration	Status	Date
B Kansas	Agent	Approved	08/27/2012
B Kentucky	Agent	Approved	12/11/2006
B Louisiana	Agent	Approved	11/21/2011
B Maine	Agent	Approved	12/23/2014
B Maryland	Agent	Approved	07/22/2015
B Massachusetts	Agent	Approved	08/18/2020
B Michigan	Agent	Approved	12/11/2006
B Minnesota	Agent	Approved	06/05/2014
B Mississippi	Agent	Approved	04/18/2008
B Missouri	Agent	Approved	01/22/2008
B Nevada	Agent	Approved	03/29/2022
B New Jersey	Agent	Approved	02/15/2022
B New York	Agent	Approved	08/31/2015
B North Carolina	Agent	Approved	08/30/2012
B Ohio	Agent	Approved	09/30/2011
B Oklahoma	Agent	Approved	08/24/2015
B Oregon	Agent	Approved	08/19/2022
B Pennsylvania	Agent	Approved	08/29/2013
B South Carolina	Agent	Approved	06/05/2014



Qualifications

Regulator	Registration	Status	Date
B Tennessee	Agent	Approved	07/28/2021
B Texas	Agent	Approved	02/17/2012
B Vermont	Agent	Approved	04/18/2012
B Virginia	Agent	Approved	02/03/2011
B Washington	Agent	Approved	01/16/2020
B West Virginia	Agent	Approved	05/18/2020
B Wisconsin	Agent	Approved	10/05/2018

Branch Office Locations

LPL FINANCIAL LLC
 9300 SHELBYVILLE RD STE. 1310
 LOUISVILLE, KY 40222-5170

Employment 2 of 2

Firm Name: **KPP ADVISORY SERVICES LLC**
 Main Address: 9300 SHELBYVILLE RD.
 SUITE 1310
 LOUISVILLE, KY 40222
 Firm ID#: 289507

Regulator	Registration	Status	Date
IA Kentucky	Investment Adviser Representative	Approved	10/10/2017
IA Texas	Investment Adviser Representative	Restricted Approval	10/06/2017

Branch Office Locations

KPP ADVISORY SERVICES LLC
 9300 SHELBYVILLE RD.
 SUITE 1310
 LOUISVILLE, KY 40222




Qualifications

PASSED INDUSTRY EXAMS



This section includes all industry exams that the representative has passed. Under limited circumstances, a representative may attain registration after receiving an exam waiver based on a combination of exams the representative has passed and qualifying work experience. Likewise a new exam requirement may be grandfathered based on a representative's specific qualifying work experience. Exam waivers and grandfathering are not included below.

This individual has passed 1 principal/supervisory exam, 2 general industry/product exams, and 1 state securities law exam.



Principal/Supervisory Exams

Exam	Category	Date
 General Securities Principal Examination (S24)	Series 24	10/12/2005

General Industry/Product Exams

Exam	Category	Date
 Securities Industry Essentials Examination (SIE)	SIE	10/01/2018
 General Securities Representative Examination (S7)	Series 7	04/18/2002

State Securities Law Exams

Exam	Category	Date
  Uniform Combined State Law Examination (S66)	Series 66	04/24/2002

PROFESSIONAL DESIGNATIONS

This section details that the representative has reported **0** professional designation(s).

No information reported.



Registration & Employment History

PREVIOUSLY REGISTERED WITH THE FOLLOWING FIRMS

This representative held registrations with the following firms:

	Registration Dates	Firm Name	ID#	Branch Location
IA	12/13/2006 - 02/27/2018	LPL FINANCIAL LLC	CRD# 6413	FORT LAUDERDALE, FL
B	07/05/2005 - 12/12/2006	NEW ENGLAND SECURITIES	CRD# 615	LOUISVILLE, KY
B	06/11/2002 - 07/06/2005	AXA ADVISORS, LLC	CRD# 6627	NEW YORK, NY

EMPLOYMENT HISTORY

Below is the representative's employment history for up to the last 10 years.

Employment Dates	Employer Name	Position	Investment Related	Employer Location
09/2017 - Present	KPP Advisory Services LLC	Investment Adviser Representative	Y	Louisville, KY, United States
12/2006 - Present	LPL FINANCIAL LLC	Registered Representative	Y	LOUISVILLE, KY, United States

OTHER BUSINESS ACTIVITIES

This section includes information, if any, as provided by the representative regarding other business activities the representative is currently engaged in either as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise. This section does not include non-investment related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

- 12/13/2006 - KENTUCKY PLANNING PARTNERS - INV REL - AT REPORTED BUSINESS LOCATION - DBA for LPL Business (entity for LPL business) - 99% TIME SPENT.
- 01/04/2012 - K.O. Investments LLC. - Business Entity For Tax/Investment Purposes Only - INV REL - AT REPORTED BUSINESS LOCATION - Tax shell for securities business - 1% TIME SPENT.
- 05/25/2015 - KENTUCKY PLANNING PARTNERS LLC - NON-VARIABLE INSURANCE - INV REL - AT REPORTED BUSINESS LOCATION - As co-owner of KPP, we plan to have one of our advisors help various existing clients with their Medicare insurance plan and possible help them utilize the health insurance options provided as a result of the Affordable Care Act. All of this business will run through AgentLink a local general agent and compensation will be paid directly to KPP LLC. Jeannie Samdani our local Medicare and ACA expert, will than receive 50% of the compensation paid. As co-owner of KPP I wanted to make sur this passive Outside business activity was disclosed. WE have gone ahead and purchased the extra outside Errors and Omissions insurance through LPL which will hit our commission auto once approved. I see less than 1% of our total revenue coming from this activity and we plan to spend less than one hour per week in this area - OBA START 5/31/2015 - 2 HRS PER MONTH/0 HRS DURING TRADING.
- 02/10/2016 - NO BUSINESS NAME - Non-Variable Insurance - INV REL - AT REPORTED BUSINESS LOCATION - Financial Advisor, President KPP yes we are all other than the assistants in this office licensed I need to be approved to sell LTC working with LTCi company now that LTC is not being offered through LPL Insurance associates - OBA START 02/02/2016 - 10 HRS PER MONTH/5 HRS DURING TRADING.
- 11/2/2017 - KPP Advisory Services LLC - Investment Related - At Reported Business Location(s) - Registered Investment



Registration & Employment History



OTHER BUSINESS ACTIVITIES

Advisor Hybrid - IAR - Started 10/02/2017 - 40 Hours Per Month During Securities Trading - I provide investment advisory services through KPP Advisory Services LLC, an independent investment advisor firm. I started this business activity in 10/2017. I expect to spend approximately 40 hours per month on this activity. Please see the advisory firm's Form ADV for more information about its address, the nature of its business, its owners, and its services at <http://www.adviserinfo.sec.gov/IAPD>. The firm is separate from and independent of LPL Financial.

6. 01/22/2018 - CRUMP - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - We are using fixed insurance through CRUMP which is an outside general agency - Start Date 01/12/2018 - 3 Hours Per Month / 0 Hours During Trading.

7. 9/15/2018 - The Guardian - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Start Date: 08/28/2018 - 2 Hours Per Month/2 Hours During Securities Trading - Write DI policies.

8. 07/29/2021 - Team Jedi Properties, LLC - Not Investment Related - At Reported Business Location(s) - Business Entity For Tax/Investment Purposes Only - Start Date: 08/01/2021 - 1 Hour Per Month/0 Hours During Securities Trading - Team Jedi Properties LLC is 1/8th of Destin Sandestin Hospitality, LLC.

9. 8/5/2021 - Levinson and Associates - Investment Related - At Reported Business Location(s) - Non-Variable Insurance - Start Date: 6/11/2021 - 2 Hours Per Month/1 Hours During Securities Trading.

10. 09/09/2021 - Destin Sandestin Hospitality, LLC - Not Investment Related - 13121 Eastpoint Park Blvd Suite B, Louisville, KY 40223 - Business Entity For Tax/Investment Purposes Only - Start Date: 08/01/2021 - 1 Hour Per Month/0 Hours During Securities Trading.

11. 12/7/2022 - ROKE, LLC - Investment Related - Somerset, KY 42501 - Real Estate Rental - Start Date - 01/01/2023 - 1 Hours Per Month/0 Hours During Securities Trading

12. 08/15/2023 - Fly with Ken - Other - Reps Business - Home Based/ Water Sport - Not Investment Related - Start Date 08/31/2023 - 4 Hours Per Month/ 0 Hours During Trading



Disclosure Summary

Disclosure Information

What you should know about reported disclosure events:

(1) Certain thresholds must be met before an event is reported to IARD, for example:

- A law enforcement agency must file formal charges before an Investment Adviser Representative is required to report a particular criminal event.;
- A customer dispute must involve allegations that an Investment Adviser Representative engaged in activity that violates certain rules or conduct governing the industry and that the activity resulted in damages of at least \$5,000.

(2) Disclosure events in IAPD reports come from different sources:

As mentioned in the "About IAPD" section on page 1 of this report, information contained in IAPD comes from Investment Adviser Representatives, firms and regulators. When more than one of these sources reports information for the same disclosure event, all versions of the event will appear in the IAPD report. The different versions will be separated by a solid line with the reporting source labeled.

(3) There are different statuses and dispositions for disclosure events:

- A disclosure event may have a status of *pending*, *on appeal*, or *final*.
 - A "pending" disclosure event involves allegations that have not been proven or formally adjudicated.
 - A disclosure event that is "on appeal" involves allegations that have been adjudicated but are currently being appealed.
 - A "final" disclosure event has been concluded and its resolution is not subject to change.
- A final disclosure event generally has a disposition of *adjudicated*, *settled* or *otherwise resolved*.
 - An "adjudicated" matter includes a disposition by (1) a court of law in a criminal or civil matter, or (2) an administrative panel in an action brought by a regulator that is contested by the party charged with some alleged wrongdoing.
 - A "settled" matter generally represents a disposition wherein the parties involved in a dispute reach an agreement to resolve the matter. Please note that Investment Adviser Representatives and firms may choose to settle customer disputes or regulatory matters for business or other reasons.
 - A "resolved" matter usually includes a disposition wherein no payment is made to the customer or there is no finding of wrongdoing on the part of the Investment Adviser Representative. Such matters generally involve customer disputes.

(4) You may wish to contact the Investment Adviser Representatives to obtain further information regarding any of the disclosure events contained in this IAPD report.



DISCLOSURE EVENT DETAILS

When evaluating this information, please keep in mind that some items may involve pending actions or allegations that may be contested and have not been resolved or proven. The event may, in the end, be withdrawn, dismissed, resolved in favor of the Investment Adviser Representative, or concluded through a negotiated settlement with no admission or finding of wrongdoing.

This report provides the information exactly as it was reported to the Investment Adviser Registration Depository. Some of the specific data fields contained in the report may be blank if the information was not provided.

The following types of events are disclosed about this representative:

Type	Count
Criminal	1
Customer Dispute	1

Criminal

This disclosure event involves a criminal charge against the Investment Adviser Representative that has resulted in a dismissal, plea, acquittal or conviction. The criminal matter may relate to any felony or certain misdemeanor offenses (e.g., bribery, perjury, forgery, counterfeiting, extortion, fraud, wrongful taking of property).

Disclosure 1 of 1

Reporting Source:	Individual
Court Details:	ANY CONTROLLED SUBSTANCE CHARGE, NOT LISTED REDUCED TO POSSESSION OF DRUG PARAPHENALIA 1ST OFFENSE. CALLOWAY COUNTY, KENTUCKY. CASE # 91-CR-00035
Charge Date:	02/08/1991
Charge Details:	ANY CONTROLLED SUBSTANCE CHARGE, 1 COUNT, AMENDED . NON-INVESTMENT RELATED.
Felony?	Yes
Current Status:	Final
Status Date:	06/12/1992
Disposition Details:	AMENDED TO MISDEMEANOR POSSESSION OF DRUG PARAPHENALIA



Customer Dispute

This section provides information regarding a customer dispute that was reported to the Investment Adviser Registration Depository (IARD) by the Investment Adviser Representative (IAR), an investment adviser and/or securities firm, and/or a securities regulator. The event may include a consumer-initiated, investment-related complaint, arbitration proceeding or civil suit that contains allegations of sales practice violations against the individual.

The customer dispute may be pending or may have resulted in a civil judgment, arbitration award, monetary settlement, closure without action, withdrawal, dismissal, denial, or other outcome.

Disclosure 1 of 1

Reporting Source: Firm

Employing firm when activities occurred which led to the complaint: AXA ADVISORS, LLC

Allegations: THE DAUGHTER OF THE DECEASED ALLEGES THAT A 2004 ANNUITY WAS NOT ESTABLISHED CORRECTLY. SHE ALLEGES THAT UPON THE ADVICE OF THE AGENT, THE ANNUITY CONTRACT LISTED HER MOTHER (NOW DECEASED) AS OWNER AND THE DAUGHTER AS ANNUITANT AND PRIMARY BENEFICIARY. THE AGENT REPRESENTED THAT THE ANNUITY HAD TO BE SET UP THIS WAY BECAUSE THE MOTHER WAS OVER AGE 80 BUT NONETHELESS REPRESENTED THAT THE BENEFICIARIES WOULD RECEIVE THE DEATH BENEFIT UPON THE MOTHER'S PASSING. DAMAGES ARE UNSPECIFIED.

Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/30/2007

Complaint Pending? No

Status: Denied

Status Date: 03/07/2007

Settlement Amount:

Individual Contribution Amount:

Firm Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER'S COMPLAINT.

Reporting Source: Individual

Employing firm when activities occurred which led to the complaint: AXA ADVISORS, LLC

Allegations: THE DAUGHTER OF THE DECEASED ALLEGES THAT A 2004 ANNUITY WAS NOT ESTABLISHED CORRECTLY. SHE ALLEGES THAT UPON THE ADVICE OF THE AGENT, THE ANNUITY CONTRACT LISTED HER MOTHER (NOW DECEASED) AS OWNER AND THE DAUGHTER AS ANNUITANT AND PRIMARY BENEFICIARY. THE AGENT REPRESENTED THAT THE ANNUITY HAD TO BE SET UP THIS WAY BECAUSE THE MOTHER WAS OVER AGE 80 BUT NONETHELESS REPRESENTED THAT THE BENEFICIARIES WOULD RECIEVE THE DEATH BENEFIT UPON THE MOTHER'S PASSING. DAMAGES ARE UNSPECIFIED.



Product Type: Annuity(ies) - Variable

Alleged Damages: \$0.00

Customer Complaint Information

Date Complaint Received: 01/30/2007

Complaint Pending? No

Status: Denied

Status Date: 03/07/2007

Settlement Amount:

Individual Contribution Amount:

Broker Statement THE FIRM FOUND NO BASIS TO THE CUSTOMER'S COMPLAINT.



End of Report

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